

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Apostolos Yialouris**  
**aka Paul Yialouris**  
Debtor(s)

Bankruptcy Case No.: 15-21811-GLT  
Issued Per Nov. 16, 2017 Proceeding  
Chapter: 13  
Docket No.: 74 – 68, 73  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 23, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,121 as of December 2017. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Department of Revenue at Claim No. 3 .
- ☒ H. Additional Terms: No further distributions shall be made to VW Credit, Inc. at Claim No. 4 on its secured claim, as it was paid by insurance proceeds.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: November 21, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Apostolos Yialouris  
 Debtor

Case No. 15-21811-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 149

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 Total Noticed: 20

Date Rcvd: Nov 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2017.

db +Apostolos Yialouris, 819 Sherwood Road, Pittsburgh, PA 15221-3773  
 cr +VW Credit Leasing Ltd., c/o Schiller & Knapp LLP, 950 New Loudon 'Rad,  
 Latham, NY 12110-2100  
 14072107 AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14095221 AMERICAN EXPRESS CENTURION BANK, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701  
 14048462 +American Express, P.O. Box 1270, Newark, NJ 07101-1270  
 14123807 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14079460 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14102107 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,  
 NEW YORK, NY 10087-9262  
 14048464 +Jan Whittington, P.O. Box 2254, Grass Valley, CA 95945-2254  
 14048466 +Tony Panozzo, 191 Mallard Pointe Drive, Valparaiso, IN 46385-7998  
 14068959 +VW Credit, Inc., PO Box 9013, Addison, TX 75001-9013  
 14048467 +Verizon, P.O. Box 5029, Wallingford, CT 06492-7529  
 14643790 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14100452

+E-mail/Text: bnc@atlasacq.com Nov 22 2017 03:32:46 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 14049536 +E-mail/Text: bankruptcy@cavps.com Nov 22 2017 03:33:48 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14060873 E-mail/Text: mrdiscen@discover.com Nov 22 2017 03:32:44 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14048465 +E-mail/PDF: gecsed@recoverycorp.com Nov 22 2017 02:10:37 Lowes Home Improvement,  
 P.O. Box 530914, Atlanta, GA 30353-0914  
 14085397 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 22 2017 03:33:23  
 Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14064205 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2017 03:33:16  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 14048468 E-mail/Text: vci.bkcy@vwcredit.com Nov 22 2017 03:33:37 VW Credit, P.O. Box 3,  
 Hillsboro, OR 97123

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Commonwealth of Pennsylvania, Department of Revenue  
 cr VW Credit, Inc.  
 14048463\* +American Express, P.O. Box 1270, Newark, NJ 07101-1270

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 23, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

Christos A. Katsaounis on behalf of Creditor Commonwealth of Pennsylvania, Department of  
 Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us  
 David Z. Valencik on behalf of Debtor Apostolos Yialouris dvalencik@c-vlaw.com,  
 cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
 vlaw.com  
 James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgroup@kmlawgroup.com  
 Kenneth D. Henderson on behalf of Creditor Commonwealth of Pennsylvania, Department of  
 Revenue RA-occbankruptcy1@state.pa.us, RA-occbankruptcy6@state.pa.us

District/off: 0315-2

User: jhel  
Form ID: 149

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Total Noticed: 20

Date Rcvd: Nov 21, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Martin A. Mooney on behalf of Creditor VW Credit Leasing Ltd. tshariff@schillerknapp.com,  
ahight@schillerknapp.com; kcollins@schillerknapp.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7